

1 **Plaintiff MOHAMED ABOUELHASSAN,**  
2 **PRO SE**

3 **Address: 805 BORDEN RAE CT,**  
4 **SAN JOSE, CA 95117**

5 **Phone: 510-501-1800**

6 **FAX: 408-615-1818**

7 **Email: egyptusa76@msn.com**

**FILED**

2007 NOV 27 P 3:51

RICHARD W. WIEKING  
CLERK  
U.S. DISTRICT COURT  
NO. DIST. OF CA. S.J.

8 **UNITED STATES DISTRICT COURT**  
9 **NORTHERN DISTRICT OF CALIFORNIA**  
10 **SAN JOSE DIVISION**

11 **MOHAMED ABOUELHASSAN**  
12 **In PRO SE**

13 *Plaintiff,*

14 *v.*

15 **CHASE BANK USA, N.A., EXPERIAN**  
16 **INFORMATION SOLUTIONS, INC.,**  
17 **EQUIFAX INFORMATION SERVICES,**  
18 **LLC, TRANS UNION.**

19 *Defendants.*

**Case No. 5:07-CV-03951 JF**

**FIRST AMENDED COMPLAINT FOR**  
**LIBEL DEFAMATION OF CHARACTER**  
**AND PROFESSIONAL NEGLIGENCE**  
**UNDER CALIFORNIA CIVIL CODE**  
**SECTIONS 1785.25, 43, 44, AND 45,**  
**UNDER THE FAIR CREDIT REPORTING**  
**ACT, UNDER THE FAIR DEBT**  
**COLLECTION PARACTICE ACT AND**  
**UNDER BANKRUPTCY CODE**

20 **Plaintiff MOHAMED ABOUELHASSAN alleges as follow:**

21  
22 1. **Plaintiff MOHAMED ABOUELHASSAN is a United States citizen, resident of San**  
23 **Jose, CA, in Santa Clara County, CA.**

24 2. **Plaintiff is informed and believes, and thereon alleges, that one or more of the**  
25 **Defendants are, and were at all times relevant herein, either residents of the State of California, doing**  
26 **business in the State of California, or otherwise engaging in activity creating sufficient contact with the**  
27 **State of California to give rise to personal jurisdiction.**  
28

**FIRST AMENDED COMPLAINT FOR LIBEL DEFAMATION OF CHARACTER AND PROFESSIONAL NEGLIGENCE UNDER**

**CALIFORNIA CIVIL CODE SECTIONS 1785.25, 43, 44, AND 45, UNDER THE FAIR CREDIT REPORTING ACT**

1           3.     Plaintiff is informed and believes, and thereon alleges, that at all times mentioned  
2 herein, each of the Defendants was the agent of each of the remaining Defendants, and in doing the  
3 things hereinafter alleged, was acting within the course and scope of such agency and with the  
4 permission and consent of the other Defendants.

5           4.     Plaintiff is informed and believes, and thereon alleges, that venue is proper in this  
6 County because at least one or more Defendants resides in and/or engaged in the conduct alleged within  
7 the State of California, and the Plaintiff's primary residence is located within the County of Santa  
8 Clara, CA.

9  
10                           GENERAL ALLEGATIONS

11           5.     Plaintiff Mohamed Hossni Abouelhassan is a citizen of The United States of America,  
12 with Egyptian origin, he speaks fluently Arabic, his mother tongue, and English, which he studied since  
13 1987 in both Egypt and the United States. He is knowledgeable and competent in both cultures and  
14 languages, he possess skills that are required in post September 11<sup>th</sup> 2001 America. His educational and  
15 professional background well qualify him for high positions in serving the Government and People of  
16 the United States in its war against terrorism, such positions require granting security clearance, and  
17 determination of person's financial responsibility. Impairment of such reputation and financial  
18 responsibility directly diminishes and impairs Plaintiff's ability to conduct his business and his  
19 professional character as a candidate for such sensitive positions as a translator and interpreter.  
20

21           6.     Plaintiff is informed and believes, and thereon alleges, that Defendants made statements  
22 about the Plaintiff and his financial responsibility and worthiness by posting or causing to be posted  
23 false statements available on the World Wide Web and/or in consumer credit report. The statements  
24 posted by Defendants about Plaintiff contain false, misleading and damaging information about  
25 Plaintiff. Plaintiff is further informed and believes that Defendants posted the statements for the  
26 purpose of assuring that the information would reach large audience, including interested parties,  
27 financial institutions, insurance institutions, employers and potential employers interested in Plaintiff.  
28

1           7.     Plaintiff is informed and believes, and thereon alleges, that Defendants' false and  
2     misleading statements about Plaintiff in fact did reach a large audience, including interested parties,  
3     financial institutions, insurance institutions, employers and potential employers, and others, and  
4     affected the decisions such entities made concerning Plaintiff.

5  
6                                   **FIRST CAUSE OF ACTION**

7                           (Libel Defamation and Professional Negligence- Against all Defendants)

8           8.     Plaintiff realleges and incorporates Paragraphs 1 through 8 as though fully set forth  
9     herein.

10           9.     On or about July 2004 Plaintiff filed for Chapter 7 Bankruptcy in the United States  
11     Bankruptcy Court, Northern Alabama District, Eastern Division. Plaintiff included the Chase credit  
12     card account and received a discharge dating 11/05/2004.

13  
14           10.     On or about December 2004 Defendants published, and/or made available on the World  
15     Wide Web, in consumer credit reports, to the public and to large audience, including interested parties,  
16     financial institutions, insurance institutions, employers and potential employers interested in Plaintiff,  
17     statements stating and implying that Plaintiff has late payments for the discharged credit card account  
18     for 24 months. Defendants willfully and without justification nor privilege, communicated to others  
19     false and misleading statements to the effect that Plaintiff has late payments for 24 months, an action  
20     which impacted Plaintiff's ability to obtain fair credit, fair interest rates, and fair employment  
21     opportunities.

22  
23           11.     This publication was made of and concerning Plaintiff and was so understood by those  
24     who read the publication and the consumer credit reports about Plaintiff.

25           12.     Defendants made this publication without determining its validity, an act of professional  
26     negligence that severely lowered Plaintiff's credit score and worthiness, and affected decision making  
27     concerning Plaintiff's credit worthiness, which in result limited and/or eliminated his access to fair  
28

**FIRST AMENDED COMPLAINT FOR LIBEL DEFAMATION OF CHARACTER AND PROFESSIONAL NEGLIGENCE UNDER**

**CALIFORNIA CIVIL CODE SECTIONS 1785.25, 43, 44, AND 45, UNDER THE FAIR CREDIT REPORTING ACT**

1 credit, access to higher employment including but not limited to, an Arabic Language Interpreter  
2 position with the salary of \$176,000.00 a year, serving the United States Armed Forces in Iraq.

3 13. This false publication is libelous on its face. On its face, it harms Plaintiff's reputation,  
4 and impugns Plaintiff's integrity. Plaintiff also contends that the publication affects present and may  
5 affect potential credit providers and potential employers, other official or non official interest in  
6 Plaintiff's qualifications and general integrity.

7 14. Plaintiff is informed and believes and therefore alleges that Defendants owe Plaintiff the  
8 highest fiduciary duty, including the duties of honesty, good faith and professionalism.

9 15. As set forth in detail above, Plaintiff is informed and believes and therefore alleges that  
10 Defendants breached their fiduciary duty owed to him by publishing false and misleading statements  
11 disparaging Plaintiff's credit score and worthiness, and affected decision making concerning Plaintiff's  
12 credit worthiness and general integrity.

13 16. On or about December 2004, Defendant CHASE BANK USA, N.A. reported 24 late  
14 payments; from December 2004 to November 2006, for credit card account that was discharged in  
15 Bankruptcy, such an action represents a libel action against Plaintiff.

16 17. Defendant Chase Bank USA, N.A. has known or has reasonable cause to believe that the  
17 information regarding the 24 late payments reported to EXPERIAN INFORMATION SOLUTIONS,  
18 INC., EQUIFAX INFORMATION SERVICES, LLC, TRANS UNION, LLC (the 3 major consumer  
19 reporting agencies) is indeed inaccurate. On or about March 2007 Plaintiff was denied a mortgage loan  
20 due to credit worthiness, Plaintiff obtained a copy of his credit report from the mortgage lender to  
21 review it and discovered the 24 late payments. Plaintiff immediately contacted by phone Defendants  
22 EXPERIAN INFORMATION SOLUTIONS, INC., EQUIFAX INFORMATION SERVICES, LLC,  
23 TRANS UNION, LLC to dispute the 24 late payments, the 3 Defendants in violation of the FCRA,  
24 referred the Plaintiff to contact the creditor and ask it to send them a letter that the 24 reported late  
25 payments are inaccurate. On or about March 2007, Defendant Chase Bank USA, N.A. was notified by  
26  
27  
28

FIRST AMENDED COMPLAINT FOR LIBEL DEFAMATION OF CHARACTER AND PROFESSIONAL NEGLIGENCE UNDER

CALIFORNIA CIVIL CODE SECTIONS 1785.25, 43, 44, AND 45, UNDER THE FAIR CREDIT REPORTING ACT

1 Plaintiff that the 24 late payments are inaccurate. In response to Plaintiff's notification of the  
2 inaccuracy of the 24 late payments, Defendant Chase Bank USA, N.A. send a letter dated 03/23/2007,  
3 (Exhibit 2) stating that the Plaintiff's account has been sold to B-Line, LLC, and that Defendant Chase  
4 Bank USA, N.A. will update the consumer credit report accordingly. On or about July 2006 Defendant  
5 Chase Bank USA, N.A. received an auto loan application from or on behalf of the Plaintiff, which was  
6 approved after obtaining the Plaintiff's credit report and reviewing and verifying it by Defendant  
7 Chase Bank USA, N.A. who charged an interest rate of 25.74%. Defendant Chase Bank USA, N.A.  
8 after reviewing the Plaintiff's credit report in regard to the July 2006 auto loan application had a  
9 reasonable cause to believe that the information regarding the 24 late payments reported to  
10 EXPERIAN INFORMATION SOLUTIONS, INC., EQUIFAX INFORMATION SERVICES, LLC,  
11 TRANS UNION, LLC (the 3 major consumer reporting agencies) is indeed inaccurate.

12  
13 18. Plaintiff discovered the 24 late payments on or about March 2007, and upon discovery  
14 he contacted the Defendants to solve the issue, (Exhibit 3) and the response was an irrelevant letter  
15 stating that the Plaintiff's credit card account was sold to Defendant B-Line. This same letter of  
16 03/23/2007 from Defendant Chase Bank USA, N.A. also states that Defendant Chase Bank USA, N.A.  
17 has received information about the credit card account that may be inaccurate; the letter states "We  
18 periodically send an update to a credit bureau when we receive information about your credit card  
19 that may have been inaccurate or that meets certain other criteria."

20  
21 19. When Plaintiff contacted CHASE BANK USA, N.A. about the incident, he was  
22 informed that his account was sold to "B-Line, LLC", representatives of CHASE BANK USA, N.A. in  
23 bad faith and in reckless disregard for the truth and against Plaintiff's rights refused to provide any  
24 information nor contact information of "B-Line, LLC".

25 20. On or about November 06, 2007 Mr. Weickhardt, attorney of records of Chase Bank,  
26 confirmed by email that Plaintiff's account was not sold to B-Line, LLC, which shows that Defendant  
27 Chase Bank was acting in reckless disregard for the truth when it send a letter to plaintiff stating that  
28

1 his account was sold to B-Line, LLC, even though what the plaintiff asked for is just to delete these  
2 inaccurate information from his credit report.

3 21. Defendants EXPERIAN INFORMATION SOLUTIONS, INC., EQUIFAX  
4 INFORMATION SERVICES LLC, and TRANS UNION, LLC published the statements reported by  
5 CHASE BANK USA, N.A. without validating it and despite its mismatching the Bankruptcy discharge  
6 note showing in Plaintiff's credit report, and the status of debt "Bankruptcy" during the publication  
7 and the reporting of the negative statements.

8 22. On or about July 2006, Plaintiff Mohamed Abouelhassan purchased a used 2003 Ford  
9 car that it is financed to him by CHASE BANK USA, N.A.; account number 00528390194413, with  
10 interest rate of 25.74%, Plaintiff then accepted this high interest rate under the impression that it is due  
11 to his Bankruptcy, while in fact it was due to CHASE BANK USA, N.A. false and misleading reports of  
12 late payments of the above mentioned credit card account to the 3 credit agencies, such degrading and  
13 defamatory information that reduced Plaintiff's credit score, and put him in mental and psychological  
14 anguish which forced him to accept such a high interest rate due to his need for a car. At that time  
15 Plaintiff was renting a car for almost \$1000.00 a month for 6 months. Plaintiff never missed a payment  
16 on this loan nor on the credit card account before it was discharged in Bankruptcy. Plaintiff does  
17 respect his financial obligations, and make his payments on time.

19 23. Defendants' above statements were in fact false and misleading.

20 24. This false publication was seen and read by persons nationwide.

21 25. As a proximate result of the above described publication, Plaintiff has suffered damages  
22 in an amount in excess of the jurisdictional minimum of this Court, and to be proved at trial.

23 **SECIND CAUSE OF ACTION**

24 (Fair Debt Collection Practices Act)

25 26. Plaintiff realleges and incorporates Paragraphs 1 through 25 as though fully set forth  
26 herein.

27 **FIRST AMENDED COMPLAINT FOR LIBEL DEFAMATION OF CHARACTER AND PROFESSIONAL NEGLIGENCE UNDER**

28 **CALIFORNIA CIVIL CODE SECTIONS 1785.25, 43, 44, AND 45, UNDER THE FAIR CREDIT REPORTING ACT**

1           27. Plaintiff is informed and believes and therefore alleges that on or about 12/12/2005  
2 Defendant Chase Bank, USA, N.A. offered Plaintiff's credit card account to B-Line, LLC for purchase.  
3 Therefore, Defendant Chase Bank, USA, N.A. by offering Plaintiff's credit card account to B-Line,  
4 LLC for purchase is in violation of [15 USC 1692d(4)].

5           28. By reporting the above mentioned discharged credit card account as 24 late payments  
6 Defendant Chase Bank, USA, N.A. is attempting to collect a discharged debt. Defendant Chase Bank,  
7 USA, N.A. is reporting the same credit card account in Plaintiff's credit report twice under 2 different  
8 creditor names; Chase Bank account number 5435051501604307, and Chemical Bank account number  
9 5260365070104170, [Exhibit 4, a credit report issued by Defendant Transunion on 03/01/2007]  
10 Therefore, Defendant Chase Bank, USA, N.A. is in violation of [15 USC 1692e; 2(a), 6(b), 7, 8, 10, 11,  
11 12, 14].  
12

13                           **THIRD CAUSE OF ACTION**

14                           **(TITLE 11 BANKRUPTCY CODE)**

15           29. Plaintiff realleges and incorporates Paragraphs 1 through 28 as though fully set forth  
16 herein.

17           30. By reporting the discharged credit card account to the credit agencies as 24 late  
18 payments Defendant Chase Bank, USA, N.A. is attempting to collect a title 11 discharged debt,  
19 therefore, defendant Chase Bank, USA, N.A. is in violation of the stay and injunction of the title 11;  
20 bankruptcy code.  
21

22           31. The discharge prohibits any attempt to collect from the debtor a debt that has been  
23 discharged. A creditor is not permitted to take any action to collect a discharged debt from the debtor.  
24 A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.  
25 Defendant Chase Bank, USA, N.A. is trying to collect a debt that Plaintiff has no liability for.

26                           **REQUEST FOR RELIEF**

27           **WHEREFORE, Plaintiff respectfully prays for judgment as follows:**  
28

1. An award of consequential, general, special and compensatory damages, according to proof at trial;
2. An award of punitive damages, according to proof at trial;
3. Costs and expenses including attorneys fees reasonably incurred in connection with commencement and prosecution of this action pursuant to Code of Civil Procedure section 1021.5;
4. For Defendant CHASE BANK USA, N.A. to rescind the 2003 Ford car and its auto loan. And Defendant CHASE BANK USA, N.A. to refund Plaintiff his down payment and his monthly payments since August 18<sup>th</sup>, 2006 till the present.
5. For Defendants to remove false statements (24 late payments) from Plaintiff's credit report, report it to all credit bureaus and associated agencies, and to reassess Plaintiff's credit score.
6. Costs of suit; and
7. Grant any and all further relief this Court deems just and proper.

Dated: NOVEMBER 26, 2007

Respectfully submitted,



MOHAMED HOSSNI ABOUELHASSAN  
In PRO SE  
805 BORDEN RAE CT,  
SAN JOSE, CA 95117  
Telephone (510) 501-1800  
Fax: 408-615-1818  
Email: [egyptusa76@msn.com](mailto:egyptusa76@msn.com)

FIRST AMENDED COMPLAINT FOR LIBEL DEFAMATION OF CHARACTER AND PROFESSIONAL NEGLIGENCE UNDER

CALIFORNIA CIVIL CODE SECTIONS 1785.25, 43, 44, AND 45, UNDER THE FAIR CREDIT REPORTING ACT



**Cardmember Services  
Fulfillment Department, DE1-0811  
PO Box 517  
Frederick, MD 21705-0517**



March 30, 2007

**MOHAMED H ABOUELHASSAN  
805 BORDEN RAE CT  
SAN JOSE CA 95117**

Dear Mohamed H Abouelhassan:

We are writing you to notify you that we have submitted an update to your file maintained at the credit reporting agencies. We periodically send an update to a credit bureau when we receive information about your credit card account that may have been inaccurate or that meets certain other criteria. Below are the names of the agencies that will receive the update information along with the reason for the change:

CBI/Equifax  
652 E. N. Belt, Suite 107  
Houston TX 77060

TRW/Experian  
Attn: Profile Maintenance  
701 Experian Parkway  
Allen, TX 75013

Trans Union  
200 Spring Lake Cove, #201  
Jackson, MS 39208

The referenced account number is: 5435 0515 0160 4307

The update reason is: ACCOUNT SOLD (B LINE) AND INCLUDED IN BANKRUPTCY

If we can help in any other way, please call us at 1-800-238-3267. Serving you is important to us.  
Thank you.

Sincerely,

Carol Moran  
Fulfillment Department



Consumer Credit Report for MOHAMED HOSSNI ABOUELHASSAN

File Number: 168880704  
 Page: 3 of 9  
 Date Issued: 03/01/2007

  
 TransUnion.
**CHEMICAL BANK #5260365070104170**

800 BROOKS EDGE BV  
 WESTERVILLE, OH 43081  
 (800) 945-2006

800-867-9757

Loan Type: CREDIT CARD

Remarks: CHAPTER 7 BANKRUPTCY

Estimated date that this item will be removed: 04/2011

Balance:  
 Date Updated: 08/2004  
 High Balance: \$594  
 Credit Limit: \$600

Pay Status: UNRATED  
 Account Type: REVOLVING ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 02/2003  
 Date Closed: 08/2004  
 Date Paid: 05/2004

**FIRST UNION RECOVERY #1010104513686**

PO BOX 3117  
 WINSTON SALEM, NC 27102  
 Phone number not available

Loan Type: DEPOSIT RELATED

Remarks: PROFIT AND LOSS WRITEOFF

Estimated date that this item will be removed: 04/2013

Balance: \$2,100  
 Date Updated: 01/2007  
 Past Due: \$2,100

Pay Status: CHARGED OFF AS BAD DEBT  
 Account Type: OPEN ACCOUNT  
 Responsibility: JOINT ACCOUNT  
 Date Open: 05/2006  
 Date Closed: 11/2006

**GEMB/WALMART #6032203511007238**

PO BOX 981400  
 EL PASO, TX 79998  
 (877) 294-7880

Loan Type: CHARGE ACCOUNT

Remarks: CHAPTER 7 BANKRUPTCY

Estimated date that this item will be removed: 04/2011

Balance:  
 Date Updated: 04/2006  
 High Balance: \$122  
 Credit Limit: \$300

Pay Status: UNRATED  
 Account Type: REVOLVING ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 10/2002  
 Date Closed: 08/2004

**MITSUBISHI MOTOR CREDIT #10005064471229001**

10805 HOLDER ST STE 300  
 CYPRESS, CA 90630-5147  
 (800) 770-5983

Loan Type: AUTOMOBILE

Remarks: CHAPTER 7 BANKRUPTCY

Estimated date that this item will be removed: 07/2011

Balance:  
 Date Updated: 08/2004  
 High Balance: \$21,446  
 Terms: 72 MONTHLY \$325

Pay Status: UNRATED  
 Account Type: INSTALLMENT ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 06/2003  
 Date Closed: 08/2004

**NCO FINANCIAL #1832981**

1001 BISHOP TOWER  
 STE 480  
 HONOLULU, HI 96813  
 (800) 709-8613

Remarks: PLACED FOR COLLECTION

Date placed for collection: 04/2004

Estimated date that this item will be removed: 11/2010

Balance: \$62  
 Date Updated: 05/2004  
 Original Amount: \$60  
 Original Creditor: VERIZON HAWAII  
 Past Due: \$62

Pay Status: COLLECTION ACCOUNT  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT

**SALLIE MAE #988281330810001**

PO BOX 9500  
 WILKES BARRE, PA 18773-9500  
 (888) 272-5543

Loan Type: STUDENT LOAN

Remarks: CLOSED

Maximum delinquency of 90+ days occurred in 03/2006

Balance: \$0  
 Date Updated: 05/2006  
 High Balance: \$8,500  
 Collateral: DEFERRED TO 12202006  
 Terms: 120 MONTHLY \$92

Pay Status: PAID OR PAYING AS AGREED  
 Account Type: INSTALLMENT ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 08/2002  
 Date Closed: 05/2006

Late Payments (11 months)	30	60	90+	Last 11 months	OK	90	OK	OK	X	OK	OK	OK	OK	OK	OK
	0	0	1		apr	mar	feb	'06	dec	nov	oct	sep	aug	jul	jun

Consumer Credit Report for MOHAMED HOSSNI ABOUELHASSAN

File Number: 168880704  
 Page: 2 of 9  
 Date Issued: 03/01/2007

**Adverse Accounts**

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

**ACTIVE CREDIT SVCS, INC #857277**

PO BOX 80370  
 PORTLAND, OR 97280-1370  
 (888) 357-2131

Balance: \$386  
 Date Updated: 01/2005  
 Original Amount: \$385  
 Original Creditor: ATT WIRELESS 3G ACCOUNTS

Pay Status: >COLLECTION ACCOUNT  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: &gt;PLACED FOR COLLECTION

Date placed for collection: 10/2004

Estimated date that this item will be removed: 05/2010

**ALLIANCE COLLECTION SERV #D535339N1**

PO BOX 49  
 TUPELO, MS 38802-0049  
 (662) 841-9995

Balance: \$70  
 Date Updated: 02/2006  
 Original Amount: \$70  
 Original Creditor: MED1 02 STACY HAYNES M D  
 Past Due: >\$70

Pay Status: >COLLECTION ACCOUNT  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Closed: 08/2004

Loan Type: MEDICAL DEBT

Remarks: &gt;PLACED FOR COLLECTION

Date placed for collection: 05/2004

Estimated date that this item will be removed: 04/2011

**AMERICAN COLLECTIONS ENT #10051990004**

6094D FRANCONIA RD  
 ALEXANDRIA, VA 22310  
 (703) 719-9403

Balance: \$152  
 Date Updated: 06/2006  
 Original Amount: \$152  
 Original Creditor: MED1 02 BJAN YOUSSEFI MD FACS  
 Past Due: >\$152

Pay Status: >COLLECTION ACCOUNT  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: &gt;PLACED FOR COLLECTION

Date placed for collection: 07/2005

Estimated date that this item will be removed: 08/2011

**CENTERONE FINANCIAL SVS #8410000000767728**

PO BOX 4422  
 BRIDGETON, MO 63044  
 (866) 636-8575

Balance: \$12,489  
 Date Updated: 10/2006  
 High Balance: \$21,446  
 Past Due: >\$1,626  
 Terms: 72 MONTHLY \$325

Pay Status: >90 DAYS PAST DUE  
 Account Type: INSTALLMENT ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 06/2003  
 Date Closed: 10/2006

Loan Type: AUTOMOBILE

Remarks: NO FORWARDING ADDRESS

&gt;Maximum delinquency of 90+ days occurred in 09/2006

Estimated date that this item will be removed: 04/2013

Late Payments (17 months)	30	60	90+	Last 17 months	120	90	OK	30	OK	OK	30	30	30	OK	OK	OK	OK	OK	30	30	OK
	6	0	2		sep	aug	jul	jun	may	apr	mar	feb	'06	dec	nov	oct	sep	aug	jul	jun	may

**CHASE BANK USA NA #5435051501604307**

800 BROOKSEDGE BLV  
 WESTERVILLE, OH 43081  
 (800) 436-7939

Balance:  
 Date Updated: 12/2006  
 High Balance: \$594  
 Credit Limit: \$600

Pay Status: UNRATED  
 Account Type: REVOLVING ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 02/2003  
 Date Closed: 12/2006  
 Date Paid: 05/2004

Loan Type: CREDIT CARD

Remarks: &gt;CHAPTER 7 BANKRUPTCY

Estimated date that this item will be removed: 04/2011

To dispute online go to: <http://transunion.com/disputeonline>